



Order Filed on June 9, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

KML Law Group, P.C.  
By: Denise Carlon, Esquire  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
215-627-1322  
Attorneys for Secured Creditor: Specialized Loan  
Servicing LLC, as servicer for Wells Fargo Bank,  
National Association, as Trustee for Bear Stearns Asset  
Backed Securities I Trust 2007-AC3, Asset Backed  
Certificates, Series 2007-AC3

In Re:

Mercedes Santos-Placencia aka Santos  
Mercedes aka Santos Hipolita  
Debtor(s)

Case No.: 18-34261 VFP

Judge: Vincent F. Papalia

Chapter: 13

**ORDER RESPECTING REQUEST FOR EXTENSION**  
**OR EARLY TERMINATION OF THE LOSS**  
**MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: June 9, 2020**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on June 12, 2019:

Property: 82-84 East 20th Street Paterson, NJ 07513

Creditor: Specialized Loan Servicing LLC, as servicer for Wells Fargo Bank, National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series 2007-AC3

and a Request for

☐ Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

☒ Early Termination of the Loss Mitigation Period having been filed by Specialized Loan Servicing LLC, as servicer for Wells Fargo Bank, National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series 2007-AC3,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is terminated.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New Jersey

In re:  
Mercedes Santos-Placencia  
Debtor

Case No. 18-34261-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2020.

db +Mercedes Santos-Placencia, 82-84 East 20th Street, Paterson, NJ 07513-1606

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 11, 2020

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for  
Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series  
2007-AC3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph Chang on behalf of Debtor Mercedes Santos-Placencia jc@josephchangelaw.com,  
lr@josephchangelaw.com, jr@josephchangelaw.com,  
kelly@totalbankruptcysolution.com; changjr88599@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
for Bear Stearns Asset Backed Securities I Trust 2007-AC3, Asset Backed Certificates, Series  
2007-AC3 rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5